Department of the Army Preparing for Retirement Seminar

8 November 2012

Army G-1 Retirement Services Office

G-1, Human Resources Policy Directorate

RETIRED

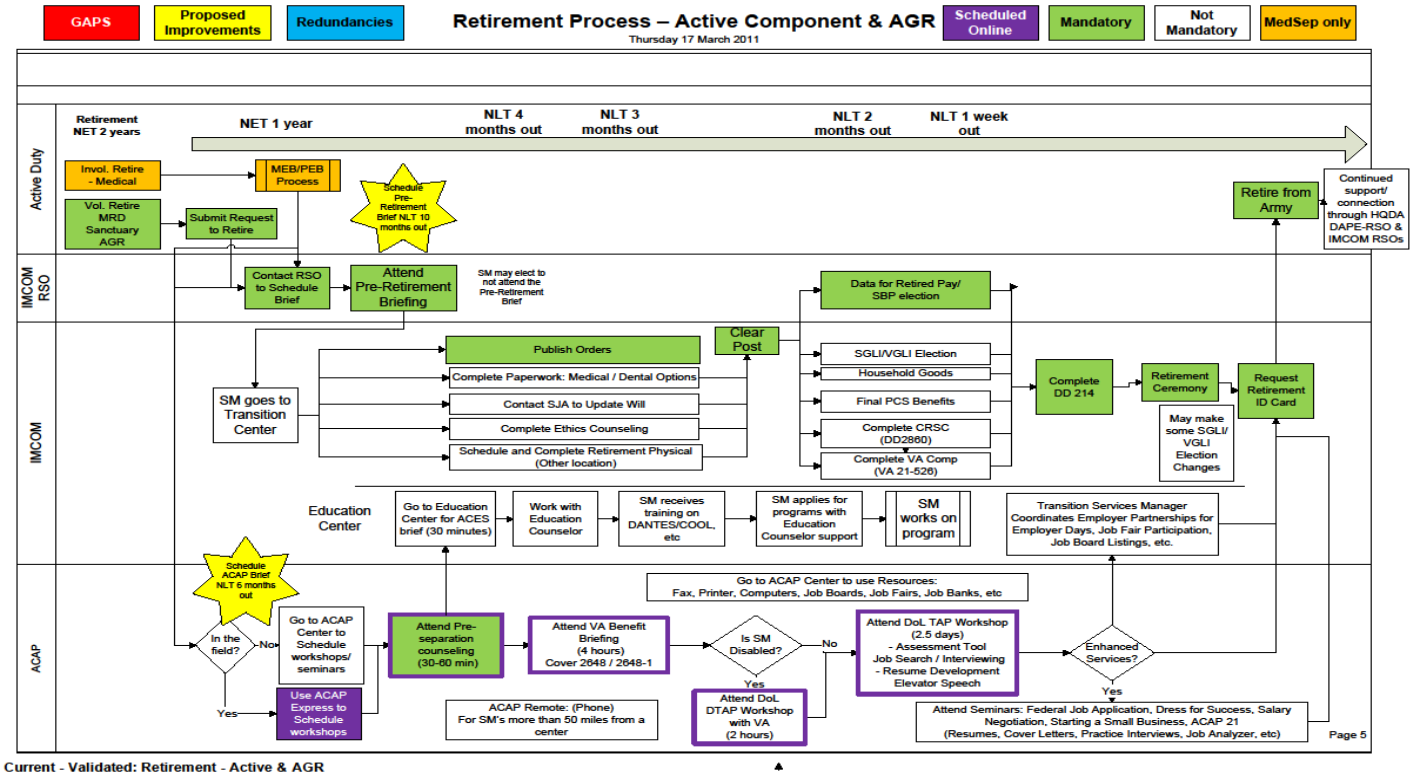
U.S.ARMY

Purpose

To provide an overview of the planning needed to prepare for retirement.

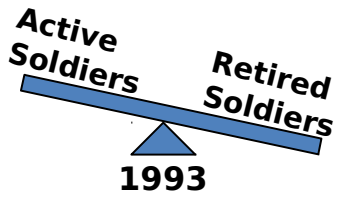
NOTE: This briefing is not designed to replace the Army Pre-Retirement Briefing provided by Retirement Services Officers!

Retirement is a Process, NOT an Event!


GAPS
Proposed Improvements
Redundancies
Retirement Process – Active Component & AGR
Thursday 17 March 2011
Scheduled Online
Mandatory
Not Mandatory
MedSep only
Active Duty
IMCOM RSO
IMCOM
ACAP
Retirement NET 2 years
NET 1 year
NLT 4 months out
NLT 3 months out
NLT 2 months out
NLT 1 week out
Invol. Retire - Medical
Vol. Retire MRD Sanctuary AGR
MEB/PEB Process
Submit Request to Retire
Schedule Pre-Retirement Brief NLT 10 months out
Retire from Army
Continued support/ connection through HQDA DAPE-RSO & IMCOM RSOs
Contact RSO to Schedule Brief
Attend Pre-Retirement Briefing
SM may elect to not attend the Pre-Retirement Brief
Data for Retired Pay/ SBP election
Clear Post
Publish Orders
Complete Paperwork: Medical / Dental Options
Contact SJA to Update Will
Complete Ethics Counseling
Schedule and Complete Retirement Physical (Other location)
SM goes to Transition Center
SGLI/VGLI Election
Household Goods
Final PCS Benefits
Complete CRSC (DD2860)
Complete VA Comp (VA 21-526)
Complete DD 214
Retirement Ceremony
Request Retirement ID Card
May make some SGLI/ VGLI Election Changes
Education Center
Go to Education Center for ACES brief (30 minutes)
Work with Education Counselor
SM receives training on DANTES/COOL, etc
SM applies for programs with Education Counselor support
SM works on program
Transition Services Manager Coordinates Employer Partnerships for Employer Days, Job Fair Participation, Job Board Listings, etc.
Schedule ACAP Brief NLT 6 months out
In the field?
No
Yes
Go to ACAP Center to Schedule workshops/ seminars
Use ACAP Express to Schedule workshops
Go to ACAP Center to use Resources: Fax, Printer, Computers, Job Boards, Job Fairs, Job Banks, etc
Attend Pre-separation counseling (30-60 min)
Attend VA Benefit Briefing (4 hours) Cover 2648 / 2648-1
Is SM Disabled?
No
Yes
Attend DoL DTAP Workshop with VA (2 hours)
Attend DoL TAP Workshop (2.5 days) - Assessment Tool Job Search / Interviewing - Resume Development Elevator Speech
Enhanced Services?
Yes
ACAP Remote: (Phone) For SM's more than 50 miles from a center
Attend Seminars: Federal Job Application, Dress for Success, Salary Negotiation, Starting a Small Business, ACAP 21 (Resumes, Cover Letters, Practice Interviews, Job Analyzer, etc)
Page 5
Current - Validated: Retirement - Active & AGR

Population Served -- Growing

Year	Active Soldiers	Retired Soldiers
1920	204,000	6,000
1950	593,000	42,000
1960	873,000	102,000
1970	1,323,000	282,000
1980	777,000	425,000
1990	732,000	489,000
2000	482,000	526,000



In FY11, the Army paid $17.1 Billion in retired and annuity pay to Retired Soldiers and surviving spouses

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Army Retirement Services

An Army Program Since 1955

Retirement is a Process; NOT an Event!

About 28,000 Soldiers retire each year

	Active Army	ARNG	USAR	Retired Soldiers	Surviving Spouses	Total
2012 Population Served	565,463	361,561	204,803	878,403	249,162	2.26M

Pre-Retirement Policy

- 124 Retirement Services Officers
- USAR/ARNG Initiatives
- Active Duty Death SBP
- MyArmyBenefits Website
- Pre-Retirement Counseling
- SBP/RCSBP Counseling
- Retiring Soldier Commendation Program
- SBP Counselor Certification

Post-Retirement Policy

- Lifetime benefits advice & support
- Survivor Benefit Plan (SBP)
- Annuity for Certain Military Surviving Spous
- *Army Echoes* Newsletter
- CSA & Installation Retiree Councils
- Retiree Appreciation Days
- Strategic communications & websites
- AAFES/DeCA Advisory Boards
- Army Family Action Plan GOSC

AR 600-8-7 – "Retirement Services Program"

http://www.armyg1.army.mil/rso/default.asp

Throughout Your Retirement Planning

- Gather and study information needed to make critical retirement decisions

- Discuss the information with your <u>family</u>

Retirement Planning Step 1

Submit for Retirement

Applying for Length of Service (LOS) Retirement

- ***How***
  - Officer - Chapter 6, AR 600-8-24, dated 12 April 2006
  - Enlisted - Chapter 12, AR 635-200, dated 6 Jun 2005
- ***When***
  - Maximum: 12 months before desired retirement date
  - Minimum: All Officers - 9 months before start date of transition leave

    Enlisted – 9 months before retirement date

  NOTE: Recommend 12-month lead time for smoother transition

- ***Where***
  - General Officers: Notify GOMO, (703) 697-7994/9466, DSN 227
  - COL & LTC (P): Notify Senior Leader Division (SLD), (703) 697-4995, DSN 227
  - All others: Local Military Personnel Office
  - JAG Retirements (703) 588-6711 and Chaplain Retirements

Other Retirement Considerations

Retirement date
- 1st day of the month if for length-of-service
- any date for disability retirement

Active Duty Service Obligation

In lieu of PCS
- apply within 30 calendar days of alert for a retirement date no more than 6 months from the date of the PCS alert or the first day of the month after the officer attains 20 years AFS, whichever is later.

Reassigned on a PCS
- must wait 1 year to retire (AR 350–100)

Retiring on same day as AD pay raise *(final pay only)*

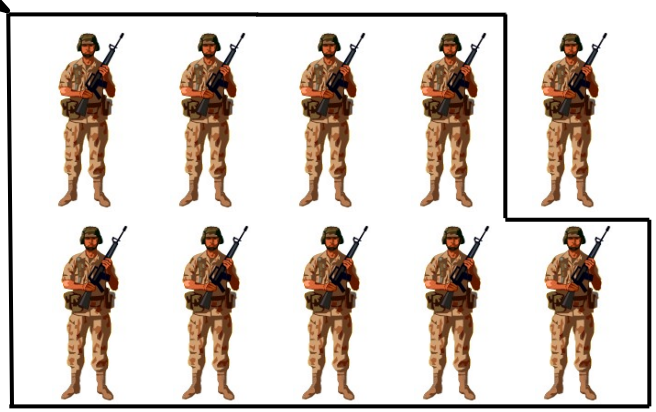
Retirement Planning Step 2

Contact your Retirement Services Officer and attend a Pre-Retirement Briefing

NOTE: You may attend the preretirement briefing at any time – including before you apply for retirement

What Recently Retired Soldiers Said You Should Know About Retiring*

88% would advise other Soldiers to attend a Pre-Retirement Brief



76% of those who **did not attend** said their retirement **negatively affected** their perception of the Army

The majority recommend attending 10 months before retiring

* 5,402 responses to a Transition Experience Questionnaire sent to 25,000 randomly-selected Retired Soldiers who retired between 2007 and 2010

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Pre-Retirement Briefing Topics

- RSO Program
- Retired Pay & Taxes
- Cost of Living Allowances
- Transition Leave & PTDY
- Uniformed Services Former Spouses' Protection Act (USFSPA)
- SGLI VGLI
- Shipment of Household Goods
- Post-Service Employment and Ethics
- Space-A Travel
- ID Cards
- Combat-Related Special Compensation
- Concurrent Retirement and Disability Pay
- Retiree Mobilization
- Survivor Benefit Plan (Separate Brief)
- MyArmyBenefits
- Visit websites for complete information on TRICARE, VA Benefits, and Social

Calculate Your Retired Pay in 3 Steps

Step 1: Determine your DIEMS date (Date of Initial Entry into Military Service)

Step 2: Determine which pay plan you are eligible for based on your DIEMS date

Step 3: Use the appropriate formula to calculate your retired pay

Note: To validate your DIEMS date go to: **https://www.erec.army.mil/DIEMS/diems_home.htm**

Final Basic Pay Plan

(DIEMS Pre 8 Sep 80)

RETIRED PAY = (Years of creditable service X 2-1/2%) X Final Basic Pay

Commissioned service requirement

Time-in-grade requirement

Percentage multipliers can now exceed 100%

Full COLAs

Years of service	20	21	22	23	24	25	26	27	28	29	30 thru 40
Final Pay Multiplier %	50	52.5	55	57.5	60	62.6	65	67.5	70	72.5	75 - 100

Or just go to **http://myarmybenefits.us.army.mil** for your personal retirement calculation

High-36 Pay Plan

(DIEMS between 8 Sep 80 and 31 Jul 86 and DIEMS on or post 1 Aug 86)

RETIRED PAY = (Years of creditable service x 2-1/2%) x average of highest 36 months basic pay

Typically an average of the last 36 months

Commissioned service requirement

Percentage multipliers can now exceed 100%

Full COLAs

Years of service	20	21	22	23	24	25	26	27	28	29	30 thru 40
High-3 Multiplier %	50	52.5	55	57.5	60	62.6	65	67.5	70	72.5	75 - 100

Or just go to **http://myarmybenefits.us.army.mil** for your personal retirement calculation

High-36 or REDUX Plan

(DIEMS post – 1 Aug 86 – "Choice")

RETIRED PAY = (Years of creditable service x 2-1/2/%) minus 1% for each year < 30 years x average of highest 36 months of basic pay

2% per yr thru 20 yrs; 3.5% from 20-30 yrs; 2.5% thereafter

$30K Career Status Bonus (CSB) - 15th year

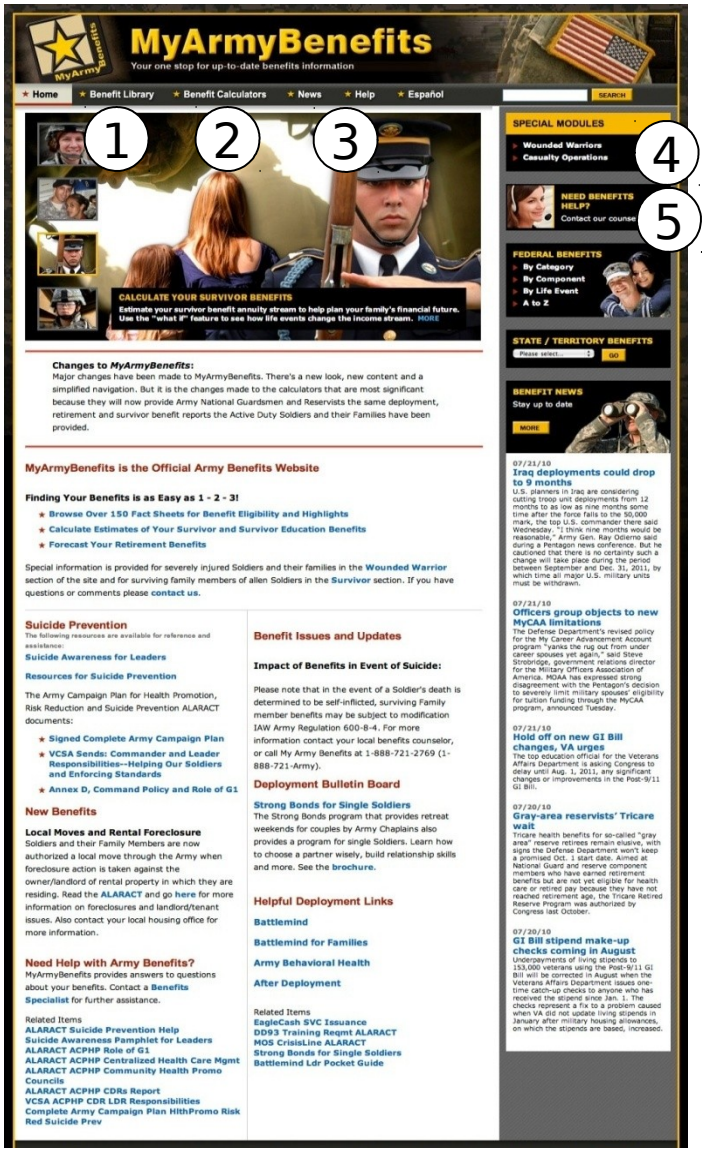
Percentage multipliers can now exceed 100%

COLA minus 1%; one-time catch-up COLA at 62; COLA minus 1% after if you chose CSB payment

Years of service	20	21	22	23	24	25	26	27	28	29	30 thru 40
REDUX Multiplier %	40	43.5	47	50.5	54	57.5	61	64.5	68	71.5	75 - 100
High-3/Final Mult. %	50	52.5	55	57.5	60	62.5	65	67.5	70	72.5	75 - 100

Or just go to **http://myarmybenefits.us.army.mil** for your personal retirement calculation

MyArmyBenefits


MyArmyBenefits
Your one stop for up-to-date benefits information
Home
Benefit Library
Benefit Calculators
News
Help
Español
SEARCH
1
2
3
4
5
CALCULATE YOUR SURVIVOR BENEFITS
Estimate your survivor benefit annuity stream to help plan your family's financial future. Use the "what if" feature to see how life events change the income stream. MORE
SPECIAL MODULES
Wounded Warriors
Casualty Operations
NEED BENEFITS HELP?
Contact our counse
FEDERAL BENEFITS
By Category
By Component
By Life Event
A to Z
STATE / TERRITORY BENEFITS
BENEFIT NEWS
Stay up to date
MORE
Changes to MyArmyBenefits:
Major changes have been made to MyArmyBenefits. There's a new look, new content and a simplified navigation. But it is the changes made to the calculators that are most significant because they will now provide Army National Guardsmen and Reservists the same deployment, retirement and survivor benefit reports the Active Duty Soldiers and their Families have been provided.
MyArmyBenefits is the Official Army Benefits Website
Finding Your Benefits is as Easy as 1 - 2 - 3!
Browse Over 150 Fact Sheets for Benefit Eligibility and Highlights
Calculate Estimates of Your Survivor and Survivor Education Benefits
Forecast Your Retirement Benefits
Special information is provided for severely injured Soldiers and their families in the Wounded Warrior section of the site and for surviving family members of allen Soldiers in the Survivor section. If you have questions or comments please contact us.
Suicide Prevention
Suicide Awareness for Leaders
Resources for Suicide Prevention
The Army Campaign Plan for Health Promotion, Risk Reduction and Suicide Prevention ALARACT documents:
Signed Complete Army Campaign Plan
VCSA Sends: Commander and Leader Responsibilities--Helping Our Soldiers and Enforcing Standards
Annex D, Command Policy and Role of G1
New Benefits
Local Moves and Rental Foreclosure
Soldiers and their Family Members are now authorized a local move through the Army when foreclosure action is taken against the owner/landlord of rental property in which they are residing. Read the ALARACT and go here for more information on foreclosures and landlord/tenant issues. Also contact your local housing office for more information.
Need Help with Army Benefits?
MyArmyBenefits provides answers to questions about your benefits. Contact a Benefits Specialist for further assistance.
Related Items
ALARACT Suicide Prevention Help
Suicide Awareness Pamphlet for Leaders
ALARACT ACPHP Role of G1
ALARACT ACPHP Centralized Health Care Mgmt
ALARACT ACPHP Community Health Promo Councils
ALARACT ACPHP CDRs Report
VCSA ACPHP CDR LDR Responsibilities
Complete Army Campaign Plan HlthPromo Risk Red Suicide Prev
Benefit Issues and Updates
Impact of Benefits in Event of Suicide:
Please note that in the event of a Soldier's death is determined to be self-inflicted, surviving Family member benefits may be subject to modification IAW Army Regulation 600-8-4. For more information contact your local benefits counselor, or call My Army Benefits at 1-888-721-2769 (1-888-721-Army).
Deployment Bulletin Board
Strong Bonds for Single Soldiers
The Strong Bonds program that provides retreat weekends for couples by Army Chaplains also provides a program for single Soldiers. Learn how to choose a partner wisely, build relationship skills and more. See the brochure.
Helpful Deployment Links
Battlemind
Battlemind for Families
Army Behavioral Health
After Deployment
Related Items
EagleCash SVC Issuance
DD93 Training Reqmt ALARACT
MOS CrisisLine ALARACT
Strong Bonds for Single Soldiers
Battlemind Ldr Pocket Guide
07/21/10
Iraq deployments could drop to 9 months
U.S. planners in Iraq are considering cutting troop unit deployments from 12 months to as low as nine months some time after the force falls to the 50,000 mark, the top U.S. commander there said Wednesday. "I think nine months would be reasonable," Army Gen. Ray Odierno said during a Pentagon news conference. But he cautioned that there is no certainty such a change will take place during the period between September and Dec. 31, 2011, by which time all major U.S. military units must be withdrawn.
07/21/10
Officers group objects to new MyCAA limitations
The Defense Department's revised policy for the My Career Advancement Account program "yanks the rug out from under career spouses yet again," said Steve Strobridge, government relations director for the Military Officers Association of America. MOAA has expressed strong disagreement with the Pentagon's decision to severely limit military spouses' eligibility for tuition funding through the MyCAA program, announced Tuesday.
07/21/10
Hold off on new GI Bill changes, VA urges
The top education official for the Veterans Affairs Department is asking Congress to delay until Aug. 1, 2011, any significant changes or improvements in the Post-9/11 GI Bill.
07/20/10
Gray-area reservists' Tricare wait
Tricare health benefits for so-called "gray area" reserve retirees remain elusive, with signs the Defense Department won't keep a promised Oct. 1 start date. Aimed at National Guard and reserve component members who have earned retirement benefits but are not yet eligible for health care or retired pay because they have not reached retirement age, the Tricare Retired Reserve program was authorized by Congress last October.
07/20/10
GI Bill stipend make-up checks coming in August
Underpayments of living stipends to 153,000 veterans using the Post-9/11 GI Bill will be corrected in August when the Veterans Affairs Department issues one-time catch-up checks to anyone who has received the stipend since Jan. 1. The checks represent a fix to a problem caused when VA did not update living stipends in January after military housing allowances, on which the stipends are based, increased.

- **Benefit Library**
  - **Federal Fact Sheets**
  - **State and Territory Benefits Fact Sheets**
  - **Resource Locators**
- **Benefit Calculators**
  - **Retirement**
  - **Survivor Benefits**
  - Deployment Calculator
- **Benefits Help Desk Operations**
- **Wounded Warrior Special Module**
  - Wounded Warrior / DRE Calculator
  - Sustaining Income Calculator
- **Casualty Operations Special Module**
  - Survivor Benefits Report

http://myarmybenefits.us.army.mil

Links directly to DEERS information through AKO Single Sign On Authentication. Content available in English and Spanish with click of button

Retirement Planning
Step 3

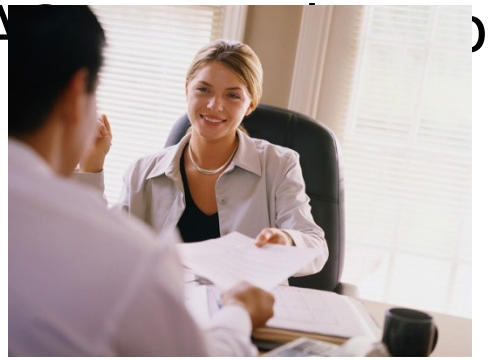
Contact your Army Career and Alumni Program (ACAP) office for assistance in preparing for a career after military service

Army Career and Alumni Program (ACAP)

You may initiate the ACAP process 24 months before retirement.

You MUST complete the mandatory Pre-Separation Counseling at least 12 months prior to your effective retirement date.

Benefit for retirees – eligible for A[illegible]on a space-available basis for life



Consists of:

- Pre-separation counseling
- Job assistance workshops
- Individual counseling
- Job search resources

ACAP Home Page: **http://www.acap.army.mil**

Retirement Planning Step 4

Schedule your retirement physical

Retirement Physical

Army requires a retirement physical

No more than 4 months, no less than 1 month, before retirement or start of transition leave

Your last record of active duty health

Assists with claim for VA service-connected disability

NOTE: Use the results of your retirement physical to apply for VA disability benefits under the Benefits Delivery at Discharge (BDD) Program while you are still on active duty. VA goal is to start disability payments within 60 -120 days of retirement. Visit the VA web site at **http://www.va.gov** or call 1-800-827-1000

TRICARE--An Overview

- When On Active Duty:
  - you are enrolled in TRICARE Prime and pay no fees
  - your family members pay no enrollment fees, but must choose a TRICARE option and apply for enrollment in TRICARE Prime
- When Retired: You and your family have 3 choices for health care --
  - **TRICARE Prime** -- MTFs are principal source of health care
    - ❖ fee is $538.56 per family or $269.28 per individual (annually)
  - **TRICARE Extra** -- the "preferred provider" option
    - ❖ no enrollment fee, but deductible and co-payments apply
  - **TRICARE Standard** -- "fee-for-service" option
    - ❖ no enrollment fee, but deductible and co-payments
  - See your nearest TRICARE Health Benefits Advisor for more details

Detailed TRICARE information available at

TRICARE Retiree Dental Plan

Who Is Eligible:

- Retirees of any age
- Gray Area Reserve retirees, not yet age 60
- Spouses, unremarried surviving spouses, and eligible children of both groups

Where Available:

U.S., Puerto Rico, Canada, U.S. Virgin Islands, Guam, American Samoa, the Commonwealth of the Northern Mariana Islands, and Overseas TRDP

Cost:

Dependent on location; monthly rates $25-$120

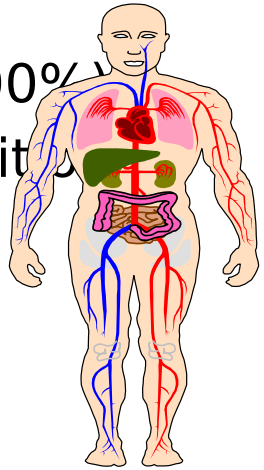
Costs borne by participant; no government subsidy

Must enroll within 120 days after retirement to skip the 12-month waiting period

http://www.DDPdelta.org

VA Compensation for Service-Connected Disability

- **VA rates disabilities 0% - 100%**
  - Each % has an assigned dollar amount
  - 2012 basic rates: from $127 (10%) to $2769 (100%)
  - Free VA medical care for service-connected conditions
- **Monthly payments**
  - Begin at 10% (CAN be 0% disabled)
  - Tax-free
  - 30% & higher = Extra dependent allowance
  - *For retirees <50% disabled,* offsets military retired pay $ for $
- **Combat Related Special Compensation (https://www.hrc.army.mil/TAGD/CRSC)**
- **Concurrent Retirement and Disability Pay (http://www.dfas.mil/retiredmilitary/disability/crdp.htm)**



Post 9/11 GI Bill Transferability

- A member on/after 1 AUG 09, who is eligible for the Post-9/11 GI Bill, and
  - Has >6 yrs of service on the date of election and agrees to serve 4 more years from the date of election, or
  - Has >10 yrs of service on the date of election, is precluded by policy or law from committing to 4 more years, and agrees to serve for the maximum time allowed by such policy or law.
- Active duty members anticipating at least a 20% service-connected disability rating, should first determine benefits entitled to under the Vocational Rehabilitation and Employment VetSuccess Program (Chapter 31)

DOD: **http://www.defense.gov/home/features/2009/0409_gibill/**

VA: **http://www.gibill.va.gov/**

VA vocational and employment counseling 1-800-827-1000

VA Information Sources

Online:

- **http://www.va.gov**
- **https://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal**
- Send e-mail inquiries
- Download forms
- Get benefits information
- Apply for benefits

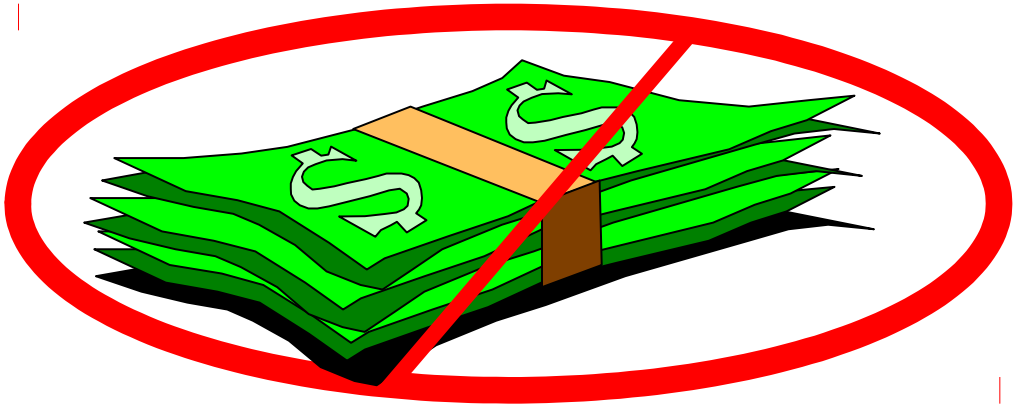
By Phone:

- Benefits: 1-800-827-1000
- Education: 1-888-GIBILL-1
- VA Life Insurance: 1-800-697-6947
- SGLI/VGLI: 1-800-419-1473
- TDD: 1-800-829-4833

In-Person:

- *County VA Director (blue pages of phone book)*

RETIRED PAY STOPS

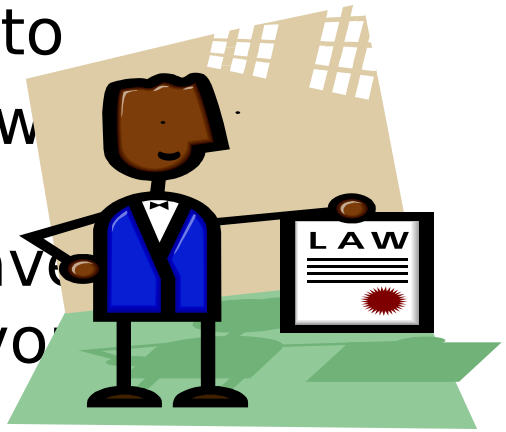


WITH THE DEATH
OF THE RETIRED SOLDIER
UNLESS YOU ELECT THE

SURVIVOR BENEFIT PLAN!

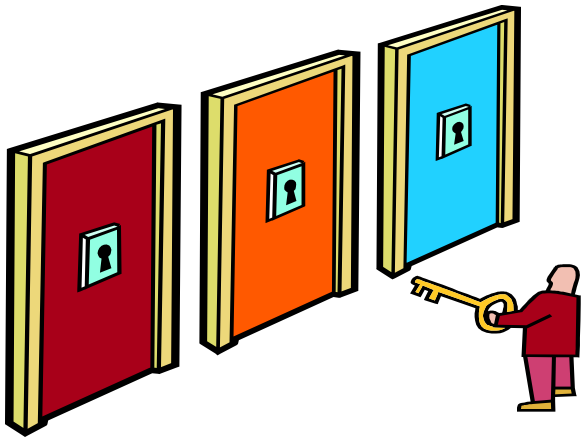
What is the Survivor Benefit Plan?

- A ***LAW*** enacted by Congress in 1972 to solve concerns about "destitute widow
- Sole means for Retired Soldiers to leave a portion of their retired pay to survivo
- The Federal Government pays the premiums while on active duty
- Decision at retirement -- begin to share cost



In FY11, 85% of retiring Soldiers took SBP

SBP Elections . . .



- Must be made ***before*** retirement
- Are generally irrevocable, but ***may*** be cancelled with spouse's concurrence between months 25-36 following retirement
- Spouse concurrence is required ***by law*** if Soldier elects less than maximum SBP coverage for his/her spouse

Six Election Categories

- Spouse Only
- Spouse & Children
- Children Only
- Former Spouse Only
- Former Spouse & Children
- Insurable Interest

SBP Positives

- Survivors receive 55% of your retired
- Spouses cannot outlive the annuity
- Government pays 50% of the premiums
- The annuity grows with inflation (COLA)
- Premiums are paid before retired pay taxes are calculated
- Age, health, smoking, sex, lifestyle -- not considered
- Flexible: can terminate between retirement years 2-3
- “Paid-up” after 30 years paying premiums + age 70
- Cost in today’s dollars; benefit in tomorrow’s dollars

Echoes

- Official Army newsletter for Retire
  Soldiers and their Families
- 3 issues/year: JAN, MAY, SEP
- Mailed to **980K** readers at $0.35/
- Emailed to **60K** readers at $0/rea
- Sign up for *e-Echoes* at

ECHOES
THE NEWSLETTER FOR RETIRED SOLDIERS, SURVIVING SPOUSES & FAMILIES
RETIRED
U.S.ARMY
A MESSAGE FROM
THE CHIEF OF STAFF
Raymond T. Odierno
General, United States Army
Chief of Staff
JAN-APR 2012
Greetings Retired Soldiers and Families,
I would like to thank you for your continued support to our Army. Building on your legacy of selfless service – in and out of uniform – our All-Volunteer Army remains the Nation's Force of Decisive Action – ready today and prepared for tomorrow. We are the strength of the Nation.
For the past decade, our military has proven itself in what I consider to be the most difficult conditions this Nation has ever faced. Our leaders at every level have displayed unparalleled ingenuity, flexibility, and adaptability. Our Service members have displayed mental and physical toughness and courage under fire. They have transformed our Armed Forces into the most versatile, agile, rapidly deployable, and sustainable strategic force in the world.
These accomplishments came at an enormous cost. More than 6,000 lives lost in Iraq and Afghanistan; more than 40,000 wounded. We will always honor their sacrifice in all that we do. In the Army alone, we've awarded more than 14,000 medals for valor over the last ten years, including six Medals of Honor and 22 Distinguished Service Crosses.
Today is like no other time in our history. It is a time of uncertainty and historic change. We face a multitude of security challenges, such as transnational and regional terrorism in places like Yemen, Somalia, North Africa, and Pakistan's Federally Administered Tribal Areas. We have the uncertainty of the Arab Spring, the proliferation of nuclear weapons and we face the challenges of rising powers such as China and India in the Asia-Pacific region. All of this is underpinned by our own fiscal challenges.
In the past, during periods of austerity, we've said, "We will have to do more with less." As we move ahead under significant budget restrictions, we will have to do "less with less." We will have to accept higher levels of risk than we have in the past. Determining where best to do so is the primary task before us. We'll reach these decisions in conjunction with a comprehensive review of our defense strategy.
As our Nation faces challenging fiscal decisions, military compensation will be reviewed. The Secretary of the Army and I will approach any recommendations to change compensation with great caution and thoughtful analysis. In making these evaluations, we are acutely aware of the unique and demanding requirements placed on our Soldiers and Families, as well as our responsibility to be good stewards of the taxpayers' money.
Despite the challenges, I am optimistic about the Army's future. My intent is to sustain a high-quality, All-Volunteer Army that remains the most decisive land force in the world; provides depth and
(Continued on page 4)
STILL PROUD. STILL SERVING. STILL SALUTING.

http://www.armyg1.army.mil/rso/echoes_reg.asp

- Android, iPhone, and iPad apps are available; Nook, Kindle, other eBook versions available soon
- ALARACT 340/2011: Starting 1 JAN 12, all retiring Soldiers

Retirement Services Officers (RSO)

- Every retiring/Retired Soldier and Family **WORLDWIDE** is supported by an RSO who will answer questions one-on-one
- Every RSO gives pre-retirement briefings – dates for group briefings are on their homepages

Joint Base Myer-Henderson Hall Pre-Retirement Briefing held the first Tuesday of each month in Town Hall (Bldg 243), 0800-1200. RSO contact information 703-696-5948, email usarmy.jbmhh.asa.mbx.hrd-rso@mail.mil

Fort Belvoir Pre-Retirement Briefing held bi-monthly (every second Wednesday) at the Barden Education Center (Bldg 1017), 0800-1200. RSO contact information 703-806-4551, email gwendolyn.s.lott.civ@mail.mil

Fort Meade Pre-Retirement Briefing held the 3rd or 4th Friday each month (check website, reservations required) at Smallwood Hall. RSO contact information (301) 677-9600, email MeadeRSO@mail.mil

Where Do You Find Retirement Information?

- Army G-1 Retirement Services Office Homepage **http://www.armyg1.army.mil/retire**
  - DA Pre-Retirement Counseling Guide
  - USAR & ARNG Non-Regular Retirement Guides
  - DA Survivor Benefit Plan (RCSBP) Briefing
- MyArmyBenefits at **http://myarmybenefits.us.army.mil/**
- Army Installation Retirement Services Officers (RSOs) **http://www.armyg1.army.mil/rso/rso.asp**
- HRC Reserve Retirement Services **https://www.hrc.army.mil/TAGD/Reserve%20Retirement%20Services**
- USAR Regional Support Command RSOs listed at: **http://www.armyg1.army.mil/rso/rngr.asp**
- State RSOs can assist National Guard Soldiers

For more information

Army
http://www.armyg1.army.mil/retire

Air Force
http://www.retirees.af.mil/

Navy
http://www.public.navy.mil/bupers-npc/support/retired_activities/ Pages/default.aspx

Marine Corps
https://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/SR

Coast Guard
http://www.uscg.mil/ppc/ras/

Thank you for your service!!

QUESTIONS?